

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant: LAWRENCE |) | Group Art Unit: 3692 |
| Application No.: 09/812,628 |) | Examiner: Jennifer Liversedge |
| Filing Date: 3/20/2001 |) | REQUEST TO REOPEN |
| For: AUTOMATED ACCOUNT RISK |) | PROSECUTION, INCLUDING |
| MANAGEMENT |) | AMENDMENT AND RESPONSE to |
| |) | December 09, 2008 Examiner's Answer |
| |) | Attorney Docket No.: G08.126 |
| |) | PTO Customer Number 28062 |
| |) | Buckley, Maschoff & Talwalkar LLC |
| |) | Five Elm Street |
| |) | New Canaan, CT 06840 |

Mail Stop Amendment (EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Answer including new grounds of rejection dated December 09, 2008, Applicant respectfully requests the Office to reopen prosecution and amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7 of this paper.